

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Thomas I Burkhalter
Debtor

Case No. 20-01386-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: May 16, 2025

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 18, 2025:

Recip ID	Recipient Name and Address
db	+ Thomas I Burkhalter, 114 Nottingham Drive, Chambersburg, PA 17201-8336
5323575	+ Tawynia Kirk, 114 Nottingham Drive, Chambersburg, PA 17201-8336

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	May 16 2025 22:42:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5330002	Email/PDF: bncnotices@becket-lee.com	May 16 2025 18:44:57	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5323555	+ Email/PDF: bncnotices@becket-lee.com	May 16 2025 18:45:06	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5323557	+ EDI: BANKAMER	May 16 2025 22:42:00	Bank of America, 4909 Savarese Circle, F11-908-01-50, Tampa, FL 33634-2413
5336218	+ EDI: BANKAMER2	May 16 2025 22:42:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5323559	+ EDI: CAPITALONE.COM	May 16 2025 22:42:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5332034	EDI: CAPITALONE.COM	May 16 2025 22:42:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5323562	+ EDI: JPMORGANCHASE	May 16 2025 22:42:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5323564	+ EDI: CITICORP	May 16 2025 22:42:00	Citibank, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5339735	EDI: CITICORP	May 16 2025 22:42:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5323565	+ EDI: CITICORP	May 16 2025 22:42:00	Citibank/The Home Depot, Citicorp Credit Srvs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5323566	+ Email/PDF: creditonebknofications@resurgent.com	May 16 2025 18:44:57	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5325332	EDI: DISCOVER	May 16 2025 22:42:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5323568	+ EDI: DISCOVER	May 16 2025 22:42:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5323569	+ Email/Text: Bankruptcy@Freedommortgage.com	May 16 2025 18:43:00	Freedom Mortgage Corporation, Attn: Bankruptcy,

			907 Pleasant Valley Ave, Ste 3, Mt Laurel, NJ 08054-1210
5332843	Email/Text: Bankruptcy@Freedommortgage.com	May 16 2025 18:43:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway Building 4, Fishers, IN 46037-7939
5323570	+ EDI: IRS.COM	May 16 2025 22:42:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
5328154	+ Email/Text: RASEBN@raslg.com	May 16 2025 18:43:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5333678	Email/PDF: resurgentbknotifications@resurgent.com	May 16 2025 18:44:57	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5323571	Email/Text: camanagement@mtb.com	May 16 2025 18:43:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
5341573	+ Email/Text: camanagement@mtb.com	May 16 2025 18:43:00	M&T BANK, PO BOX 1508, BUFFALO, NY 14240-1508
5333548	Email/PDF: MerrickBKNotifications@Resurgent.com	May 16 2025 18:45:01	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5323572	+ Email/PDF: MerrickBKNotifications@Resurgent.com	May 16 2025 18:44:57	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
5341600	EDI: PRA.COM	May 16 2025 22:42:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5324002	^ MEBN	May 16 2025 18:40:15	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5323573	+ EDI: SYNC	May 16 2025 22:42:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5335505	+ Email/Text: bncmail@w-legal.com	May 16 2025 18:43:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
5323574	+ EDI: WTRRN BANK.COM	May 16 2025 22:42:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
5323577	+ EDI: LCITDAUTO	May 16 2025 22:42:00	Td Auto Finance, Attn: Bankruptcy, Po Box 9223, Farmington Hilss, MI 48333-9223
5323578	+ EDI: LCIUPSTART	May 16 2025 22:42:00	Upstart, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
TOTAL: 30			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5323561		Capital One/walmart
5330003	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5323556	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
5323558	*+	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
5323560	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5323563	*+	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
5323567	*+	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
5323576	*+	Tawynia Kirk, 114 Nottingham Drive, Chambersburg, PA 17201-8336

TOTAL: 1 Undeliverable, 7 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 18, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Nicholas G. Platt	on behalf of Debtor 1 Thomas I Burkhalter ngp@mooney4law.com plattnr61895@notify.bestcase.com
Stephen Wade Parker	on behalf of Debtor 1 Thomas I Burkhalter wparker@etzweilerwithers.com Parker.WadeR106314@notify.bestcase.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Thomas I Burkhalter

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3423

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-01386-HWV

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Thomas I Burkhalter
aka Thomas I Burkhalter Sr.5/16/25**By the
court:**Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.